

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF CALIFORNIA**

In re: **Abdul Ghafar
Fauzia Fazal Ghafar**

Case No. **09-40678 RN**

SECOND AMENDED CHAPTER 13 PLAN

Debtor(s).

1. The future earnings of the debtor(s) are submitted to the supervision and control of the trustee, and the debtor(s) will pay to the Trustee the sum of \$ **300.00** each month for **12** months, \$ **400.00** each month for **12** months, and \$ **464.00** each month for **36** months.

Debtor(s) elect a voluntary wage order. _____.

2. From the payments received, the Trustee will make disbursements in accordance with the Distribution Guidelines as follows:
- (a) On allowed claims for expenses of administration required by 11 USC §507.
- (b) On allowed secured claims, which shall be treated and valued as follows:

			Value of Collateral	Claim Amount	Pre-confirmation Adequate Protection	Post confirmation Payments	Estimated Mortgage Arrears	Interest Rate (If Specified)
\$506	Non \$506	Name						
<input type="checkbox"/>	<input type="checkbox"/>	American Home Mortgage Servicing	650,000.00				2,397.00	0.00
<input type="checkbox"/>	<input type="checkbox"/>	Countrywide Home Loans	200,000.00				1,525.00	0.00
<input checked="" type="checkbox"/>	<input type="checkbox"/>	American Honda	11,000.00	2,637.00	100.00			8.00
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Kay Jewelers	1,000.00	8,800.00				0.00

With respect to secured claims per §506, valuation stated shall bind unless a timely objection to confirmation is filed. With respect to non §506 secured claims as referenced in §1325, the claim, to the extent allowed, shall control. If an interest rate is not specified, 5/6% per month (10% per annum) will be paid. A secured creditor shall retain its lien until the earlier of the payment of the underlying debt determined under non-bankruptcy law or discharge under section §1328.

- (c) On allowed priority unsecured claims in the order prescribed by 11 USC § 507. Priority claims shall be paid in full except to the extent allowed otherwise under 11 U.S.C. § 1322(a)(4).
- (d) On allowed general unsecured claims the debtor(s) estimate(s) the general unsecured claims will be paid **Pro Tanto** %.
3. The following executory contracts are rejected. The debtor(s) waive the protections of the automatic stay provided in 11 U.S.C. § 362 to enable the affected creditor to obtain possession and dispose of its collateral without further order of the court. Any allowed unsecured claim for damages resulting from rejection will be paid under paragraph 2(d).
- NONE-**
4. The debtor(s) will pay directly the following fully secured creditors and lessors:
- | | |
|---|-----------------|
| Name | Monthly Payment |
| American Home Mortgage Servicing | 2,200.00 |
| Countrywide | 1,525.00 |
5. The date this case was confirmed will be the effective date of the plan.
6. The debtor(s) elect to have property of the estate revert in the debtor(s) upon plan confirmation. Once the property reverts, the debtor(s) may sell or refinance real or personal property without further order of the court, upon approval of the Chapter 13 Trustee.
7. The debtor(s) further propose pursuant to 11 USC § 1322(b): (1) In the event a secured creditor obtains relief from stay, that creditor's claim shall be classified as an unsecured claim from and after the date creditor recovers possession; (2) The real property located at 5135 Fern Ridge Ct., Discovery Bay, CA was surrendered to EMC Mortgage, Green Point Mortgage and the Contra Costa County Tax Collector; (3) The real property located at 2780 S. Las Vegas Blvd., Las Vegas, NV was surrendered to Aurora Loan Services, National City and the Clark County Treasurer.

Dated: April 23, 3009

/s/ Abdul Ghafar
(Debtor)

/s/ Fauzia Fazal Ghafar
(Debtor)

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CHAPTER 13 PLAN - Continuation Sheet

Debtor(s).

I/We **Patrick L. Forte** am/are legal counsel for the above named debtors(s) and hereby certify that the foregoing Chapter 13 Plan is a verbatim replica of this N.D. Cal., Oakland Division Model Chapter 13 Plan (October 2005), promulgated pursuant to B.L.R. 1007-1.

/s/ Patrick L. Forte

Attorney for Debtor(s)